

# **EXHIBIT L**

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

In re Terrorist Attacks on September 11, 2001	03-md-1570 (GBD)(SN)
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This document relates to:

*Ber Barry Aron, et al. v. Islamic Republic of Iran*, No. 1:20-cv-09376 (GBD) (SN)

**DECLARATION OF FAMILIAL RELATIONSHIP**

I, Constance Frank, declare under penalty of perjury, as provided for by 28 U.S.C. § 1746, that the following statements are true and correct:

1. My name is Constance Frank, and I am the mother of Peter Frank (“Peter”) who died on September 11, 2001 (“9/11”) when the World Trade Center collapsed. I submit this Declaration to demonstrate Karen Carlucci (“Karen”) was the functional equivalent of Peter’s spouse.
2. Karen was Peter’s fiancé and the love of his life. They lived together in the West Village, were engaged, and their wedding was scheduled to take place on October 19, 2001.
3. Although they were not yet legally married, Karen was Peter’s wife, and Peter was Karen’s husband. They just did not have the ceremony yet. And they certainly lived like husband and wife. They took care of each other and spent almost all of their free time together. As married couples do, she jokingly complained about his hygiene, and he told her to get a maid. Peter said he wanted five children, and I said, you better talk to your wife about that.
4. My husband and I have a house in Rhode Island and Karen and Peter stayed with us over the summer. We went to the beach, ate great food, and had a lot of fun together. Karen and Peter came over for holidays and family gatherings. They also visited my nephew when he had a bone marrow transplant at Long Island Jewish Hospital.

5. I developed a wonderful relationship with Karen. She became, and still is, my daughter. *See* article attached as Exhibit 1. In fact, I am still close with Karen and her family. We speak at least once a month. My family recently had lunch with Karen, her husband, and her parents on the twentieth 9/11 anniversary. *See* photos attached as Exhibit 2. We usually get together every 9/11 anniversary. My husband, daughter, son-in-law, three grandchildren, and I were at Karen's wedding. Her parents hosted all of us at their home on the Jersey Shore. Our family loves Karen and her family, and they love us.

6. Because Karen is my daughter and she was Peter's husband, we gave Karen Peter's life insurance money and the largest percentage of the proceeds from the September 11<sup>th</sup> Victim Compensation Fund award. *See* Distribution Agreement attached as Exhibit 3.

7. Peter and Karen were life partners with the deepest love for one another. They lived as husband and wife, and Karen is my daughter. Accordingly, Karen should be deemed the functional equivalent of Peter's spouse.

Executed on: Oct 22 2021

Name (Signature): Constance Frank

Name (Print): Constance Frank

# EXHIBIT 1

[https://azdailysun.com/sept-11-made-karen-carlucci-a-widow-before-she-was-a-bride/article\\_c6848d65-be90-5ddf-8948-2041b65273a0.html](https://azdailysun.com/sept-11-made-karen-carlucci-a-widow-before-she-was-a-bride/article_c6848d65-be90-5ddf-8948-2041b65273a0.html)

## Sept. 11 made Karen Carlucci a widow before she was a bride

By MICHAEL LUO  
AP National Writer  
Jan 5, 2002



Peter Frank and his fiancée, Karen Carlucci, dance together at a wedding in this August 1999 photo. The couple planned to wed in October 2001, but Frank died in the World Trade Center attack Sept. 11. (AP Photo/Courtesy Karen Carlucci)

By MICHAEL LUO  
AP National Writer

**N**EW YORK — A few weeks after Sept. 11, Karen Carlucci took the train into the city to pick up her wedding ring.

She had canceled everything else: the hall, the band, the flowers, the honeymoon. She had put her engagement ring back in its box.

But she wanted this, she decided. The jeweler didn't know what to say, so he just handed it to her.

She slipped the thick platinum band onto her right ring finger — and vowed to go on.

"The engagement ring represented us being engaged. This," she said, fingering the band, "now represents a new time in my life but still connected to him."

For Karen, 29, the timing of Sept. 11 was especially cruel. She and Peter Christopher Frank, 29, were to be married in a little more than a month. She was supposed to wear Vera Wang. Louis Armstrong's, "A Kiss to Build a Dream On," was to be their first song.

He already had his bachelor's party. Her bachelorette was supposed to be in a week and a half. The honeymoon was planned for St. Bart's and Anguilla. They were going to build a future together.

Instead, the dates that were once eagerly anticipated have marched steadily by, transformed into milestones of loss.

"We were about to get married," she said. "How do I move on from that?"

Yet, in small, tentative steps, she has begun to do just that.

She's gone back to work — part-time. She can now stay by herself in the Manhattan apartment they once shared, although she still spends most of her time at her parents' home in New Jersey. She's mustered the enthusiasm to go out with friends again.

She's learning to work around the hole in her heart, said her mother, Elaine Carlucci.

Some Sept. 11 charities have helped Karen, but she's been stymied by others because she is only a fiancée, not a spouse.

People don't seem to understand that families today are more than just married couples with children, she said.

'THE PERFECT MAN'

She still remembers when she first met him, six years ago. He turned around in the bar and looked her straight in the eye. "Nice to meet you," he said.

She was taken aback by his confidence. "Who does he think he is?" she thought.

Later on the dance floor, they flirted. Outside, he asked if he would ever see her again.

"Probably not," she said, before speeding away in a cab.

But something about this former college football player with the movie-star looks got to her. Like teen-agers at a slumber party, she and her giggling friends called a slew of Peter Franks in the phone book at 4 a.m., looking for him.

She got his number a few days later from a mutual friend. Their first date was in an Italian restaurant.

He was more handsome than the guys she usually went for. He could be a J. Crew model, she thought. Later, when investigators asked Karen if he had any birthmarks or scars, she almost blurted out, "Look for the perfect man. That's what he is."

He seemed very focused to her, as he explained his job as an asset manager. He wanted to be successful; to make a lot of money.

Before long, Karen was helping take care of Chavez, his rambunctious 1-year-old boxer.

He proved to be a romancer, buying her flowers and introducing her to opera. They went to museums and on long walks.

After dating for three years, they decided to move in together. They weren't ready for marriage quite yet.

Their apartment in Greenwich Village faced south, toward the World Trade Center. Karen took a picture from the window and hung it in their bedroom.

## PETER'S PROPOSAL

A year ago, Pete was hired at Fred Alger Management, on the 93rd floor of the north tower. Alger, with its sterling Wall Street reputation, was the next step in his career, he told Karen.

Last Christmas Eve, the couple stayed at Karen's parents' house in Florham Park, N.J. In the morning, Pete told Karen's father, Bill, that he was going to ask Karen to marry him. Bill Carlucci cried.

Pete originally planned to ask her on New Year's Eve, at a bed and breakfast on Long Island, but a blizzard socked the area.

They went the following week. Walking along the beach, Pete said he needed to ask her something.

Karen remembered squinting because the sun was in her eyes.

He reached into his pocket and pulled out the ring, a gorgeous emerald cut diamond with baguettes.

In the next few months, they picked a location, set a date and chose a band. Karen looked at dozens of dresses before picking a strapless gown that was simple yet elegant.

The weekend before Sept. 11 was his bachelor's party. Glenn Conte, a childhood friend, drove him down to Atlantic City to meet up with the guys. His friends remember him seeming at peace, as he sat on the beach.

## NEVER SAID GOOD-BYE

On the morning of Sept. 11, Pete put on a suit and headed for the door. She remembered looking up suddenly, thinking they hadn't properly bid farewell. She opened her mouth to call to him, but the door had already closed.

"I specifically remember thinking I didn't say good-bye to him," she said.



At 8:41 a.m., Pete sent an e-mail from his office to the groomsmen in his wedding, reminding them to get measured for their tuxedos.

At work, Karen was preparing for a meeting when she heard the news. She dialed his number but couldn't get through.

The phone began ringing with other people. Everyone tried to remain upbeat. His sister, Michelle, insisted that he must be walking home.

Conte came to wait with Karen at the apartment that afternoon. They tried not to pay attention to the news as the evening stretched on.

The next day, she went home to New Jersey. With her mother at her side, Karen sat down on her bed and broke down.

The Friday after Sept. 11, she told her mother, "We have to cancel everything."

#### ALTERED PLANS

Many of the vendors cried on the phone with them. Some sent heartfelt notes of condolence.

A week later, she walked around the armory. She found the flier that his friends had put up for him. Next to Pete's face, she wrote, "I love you. I miss you."

On Sept. 22, the day that was to be her bachelorette party, she went to his memorial service in Queens. The best man, John Kavanagh, delivered a eulogy.

"On Oct. 19, Karen's father would have given her away," he said. "Today, we're giving Pete away."

For her wedding day, Karen gathered everyone together. She put on a red dress. They had food catered.

Karen's younger brother played the violin, just as he would have at the wedding. A book was passed around in which everyone wrote their memories.

## A TOAST TO PETER

The day after was the lowest point. Karen woke up alone, her wedding dress still in its plastic wrapping.

Another Sept. 11 fiancée whom Karen talked to put it well: They are widows before they had the chance to become brides.

An Alger official told Karen that their victims' foundation was only for "families" but that the company was exploring how it might help her.

Upset, Karen said that Pete would want her taken care of.

Pete's mother, Connie, who lives on Long Island, says now that they've lost Pete, they don't want to lose Karen, too. She calls Karen, "my daughter."

Pete was supposed to be the godfather of his sister Michelle's baby. At the christening a few weeks ago, she asked Karen to take his place.

Karen has put together a scrapbook of photos and memories. She bought a big stuffed dog to keep her company. She took down the photo of the trade center in the bedroom. In its place, she hung a cross.

She's started to venture out more. For Pete's birthday, on Dec. 1, she went out with a group of his friends. In contrast to earlier occasions, the mood was light. They told stories about him and laughed. When a good song came on, Karen danced freely. This, she said, is what he would have wanted.

They raised their glasses. She did, too.

To Peter Frank.

— Arizona Daily Sun



# **EXHIBIT 2**













# **EXHIBIT 3**



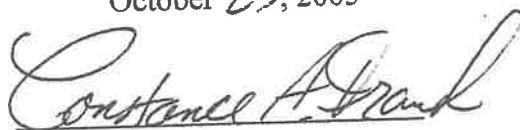
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IN THE MATTER OF PETER  
CHRISTOPHER FRANK  
-----X

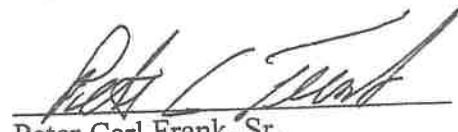
**DISTRIBUTION**  
**AGREEMENT**

IT IS HEREBY STIPULATED, CONSENTED TO AND AGREED upon by all parties having interest in the Estate of Peter Frank as follows:

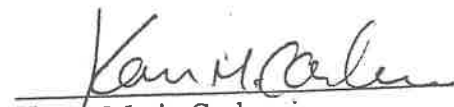
1. Peter Christopher Frank, Jr. died on September 11, 2001 in the World Trade Center;
2. Peter Christopher Frank, Jr. is not survived by any children;
3. Whereas, Peter Christopher Frank, Jr. is survived by his mother, Constance Frank, father, Peter Carl Frank, sister, Michelle Frank and domestic partner (fiancé) Karen Carlucci;
4. Constance Frank, Peter Carl Frank, Sr., Michelle Frank and Karen Carlucci have agreed to apportion monies received from the Victims Compensation Fund and any other awards granted as follows:
  - a. Constance Anne Frank receiving 15%;
  - b. Peter Carl Frank, Sr. receiving 15%;
  - c. Michelle Anne Frank receiving 30%; and
  - d. Karen Marie Carlucci receiving 40%.
5. Whereas all parties enter into this Agreement and Stipulation under there own free will without any duress, force and/or coercion.

Dated: New York, New York  
October 23, 2003

  
Constance Anne Frank

  
Peter Carl Frank, Sr.

  
Michelle Anne Frank

  
Karen Marie Carlucci